Guesstimated Annuity
Highest Three (3) Salary

1. $ _____

2. $ _____

3. $ _____

_____

> Note: If fractional service in any year, the necessary salaries from preceding years will be used to assure three full years of salary.

$ _____ **Total** ، 3 = $ _____ **Average Salary**

Service	Number of Years Worked	Percentage
1984 - Retirement Year	2.50 x _____ years =	_____.____%
1941 - 1983	2.00 x _____ years =	_____.____%
Total Percentage of Average High **THREE** Salaries =		_____.____%

Average Salary	x	Total Percentage	=	Annual Annuity *(without discount)*
$ _____	x	_____%	=	$ _____

Divided by 12 for monthly annuity *(without discount)*

$ _____ ، 12 = $ _____ Option 1

If not age 60 or 27 years of Kentucky service, see KTRS Service Retirement pamphlet for discount computation.

Guesstimated Annuity
Highest Five (5) Salary

1. $ _____

2. $ _____

3. $ _____

4. $ _____

5. $ _____

> Note: If fractional service in any year, the necessary salaries from preceding years will be used to assure five full years of salary.

$ _____ **Total** ÷ 5 = $ _____ **Average Salary**

Service	Number of Years Worked	Percentage
1984 - Retirement Year	2.50 x _____ years =	_____.____%
1941 - 1983	2.00 x _____ years =	_____.____%
Total Percentage of Average High **FIVE** Salaries	=	_____.____%

Average Salary	x	Total Percentage	=	Annual Annuity *(without discount)*
$ _____	x	_____ %	=	$ _____

Divided by 12 for monthly annuity *(without discount)*

$ _____ ÷ 12 = $ _____ Option 1

If not age 60 or 27 years of Kentucky service, see KTRS Service Retirement pamphlet for discount computation.